

## San Luis Valley HMO Changes and Highlights

- Still offered in the current counties: Alamosa, Conejos, Costilla, Mineral, Rio Grande, Saguache.
- Prescriptions are subject to a **\$100 fiscal year deductible, per individual**. This means that the prescription deductible must be met before the insurance provides coverage for drugs.
- For FY06, prescription costs co-pays have decreased to **\$10** for formulary generic, **\$25** for formulary brand name and **\$50** for non-formulary generic, all for the lesser of a 30-day supply or 100 unit dose. A 90-day supply is available mail order for two co-payments. The 2005 short plan-year co-pays are \$15, \$40, and \$60. Remember the FY06 co-pays are after the \$100 per individual deductible.
- FY06 out-of-pocket maximums for an individual will be **\$1000** and **\$3000** for a family. The current out-of-pocket maximum is twice the annual premium paid by a member.
- Co-pays for labs and x-rays are now **\$20 + 10% if not part of an office visit**; co-pays for MRI/MRA/CT/PET scans are now **\$75 + 20% per procedure**.
- Lifetime benefit maximum is now **\$2,000,000**. Organ transplants have a separate lifetime maximum of **\$1,000,000**.
- Hearing aids are still a covered benefit (please note this is different from what was initially communicated).
- Co-pays for durable medical equipment have decreased from 50% to **20%** for FY06.